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Attorney for STATE OF HAWAII  
OFFICE OF CONSUMER PROTECTION

UNITED STATES BANKRUPTCY COURT

DISTRICT OF HAWAII

In re:	)	Case No. 15-01446
	)	Chapter 7
ANABEL GASMEN CABEBE,	)	
	)	
Debtor.	)	
	)	
STATE OF HAWAII, by its OFFICE	)	Adv. Pro. No. 16-90011
OF CONSUMER PROTECTION,	)	
	)	
Plaintiff,	)	
	)	
v.	)	
	)	
ANABEL GASMEN CABEBE,	)	
MORTGAGE ENTERPRISE,	)	
MORTGAGE ENTERPRISE	)	
INVESTMENTS, and MORTGAGE	)	
ENTERPRISES INVESTMENTS,	)	
	)	
Defendants.	)	
	)	

**PLAINTIFF'S REQUEST FOR ENTRY OF DEFAULT  
AS TO DEFENDANT MORTGAGE ENTERPRISE INVESTMENTS**

Plaintiff State of Hawaii, by its Office of Consumer Protection (“OCP”), through its attorney James F. Evers, Esq., and pursuant to Rule 7055 Fed.R.Bankr.P. and Fed.R.Civ.P. 55(a), hereby requests this Honorable Court to enter default against Defendant Mortgage Enterprise Investments, as said Defendant has failed to plead or otherwise defend in response to the allegations made in OCP’s First Amended Complaint filed herein on January 24, 2017 (Dkt #52).

This request is supported by the facts set forth in the attached declaration of counsel.

DATED: Honolulu, Hawaii, February 3, 2017.

/s/ James F. Evers  
JAMES F. EVERSON  
Attorney for State of Hawaii  
Office of Consumer Protection

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ANABEL GASMEN CABEBE, )  
MORTGAGE ENTERPRISE, )  
MORTGAGE ENTERPRISE )  
INVESTMENTS, and MORTGAGE )  
ENTERPRISES INVESTMENTS, )  
 )  
Defendants. )  
 )  
 )

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DECLARATION OF COUNSEL

I, James F. Evers, do declare:

1. I have personal knowledge of the facts stated in this Declaration and if called as a witness, I could and would testify as to all matters set forth herein based upon my own knowledge of the facts.

2. I am an enforcement attorney with the State of Hawaii Department of Commerce and Consumer Affairs' Office of Consumer Protection (hereinafter "OCP").

3. As previously indicated in the certificate of service filed with the Court (Adv. Dkt #60), a true and correct copy of the First Amended Complaint (Adv. Dkt #52) and Exhibits "1" – "20" (Adv. Dkt #52-1), filed on January 4, 2017, along with a true and correct copy of the Summons Issued for Mortgage Enterprise Investments and Notice of Scheduling Conference (Adv. Dkt #56), filed on January 6, 2017, were served upon the following at their last known address by Mail Service via Regular, First Class United States Mail, postage fully pre-paid, on January 6, 2017:

Mortgage Enterprise Investments  
Attention Henry Malinay, as partner and/or general agent  
98-588 Kaimu Loop  
Aiea, Hawaii, 96701

Mortgage Enterprise Investments  
Attention Edna Franco, as partner and/or general agent  
HC 2 Box 6271  
Keaau, HI, 96749

Mortgage Enterprise Investments  
Attention Angelita Pasion, as partner and/or general agent  
98-563 Kaimu Loop  
Aiea, Hawaii, 96701

Mortgage Enterprise Investments  
Attention Anthony Troy Williams, as partner and/or general agent  
Broward County Main Jail  
555 SE 1st Avenue  
Fort Lauderdale, FL 33301

Mortgage Enterprise Investments  
Attention Barbara Ann Williams, as partner and/or general agent  
2306 Bluebonnet Drive  
Killeen, Texas, 76549

Mortgage Enterprise Investments  
Attention Hep Guinn, as partner and/or general agent  
1617 Keeaumoku Street Apt 1006  
Honolulu, Hawaii, 96822

Mortgage Enterprise Investments  
Attention Mary Jean Castillo, as partner and/or general agent  
812 Ekela Avenue  
Honolulu, Hawaii, 96816

4. As also previously indicated in the certificate of service filed with the Court (Adv. Dkt #60), a true and correct copy of the First Amended Complaint (Adv. Dkt #52) and Exhibits “1” – “20” (Adv. Dkt #52-1), filed on January 4, 2017, along with a true and correct copy of the Summons Issued for Mortgage Enterprise Investments and Notice of Scheduling Conference (Adv. Dkt #56), filed on January 6, 2017, were served upon the following at their last known address by Mail Service via Regular, First Class United States Mail, postage fully pre-paid, on January 9, 2017:

Mortgage Enterprise Investments  
Attention Anabel Gasmen Cabebe, as partner and/or general agent  
P.O. Box 29386  
Honolulu, HI 96820

5. The mailing addressed to “Mortgage Enterprise Investments Attention Mary Jean Castillo, as partner and/or general agent” apparently reached its intended destination, but she or someone else was apparently unwilling to receive the mailing, and hand wrote “IA” on the envelope, and presumably gave it back to the post office, which presumably interpreted the return to be due to an incorrect address, and which in turn send the mailing to my office.

6. Except as set forth above, each of the mailings presumably reached its intended destination, as the mailings were not returned to my office.

7. The time for Defendant Mortgage Enterprise Investments to answer, move or otherwise plead has since expired.

8. Under the apparent and mistaken belief that she was personally named as a defendant to this action, Edna Franco filed a response to the complaint strictly in her individual capacity (Adv. Dkt #62), but notably acknowledges in her affidavit has having “reported of the wrongdoing of Anthony Williams, Mortgage Enterprise Investments or ME [Mortgage Enterprise] to the Attorney General office … begging them to stop Anthony Williams, Mortgage Enterprise Investments / ME [Mortgage Enterprise] from scamming people and that they are damaging thousands of homeowners” (Adv. Dkt #62, p.3, ¶e) and “made a report and complaint to the Federal Trade Commissions … regarding the Mortgage Scheme created by Mortgage Enterprise Investments / ME [Mortgage Enterprise], Anthony Williams, (agent), and others because they are committing fraud or defrauded a lot of

homeowners who are in foreclosures (Adv. Dkt #62, p.4., ¶f).

9. Except as set forth above, Defendant Mortgage Enterprise Investments has failed to answer, move or otherwise plead in response to OCP's First Amended Complaint.

10. This Declaration is executed for the purpose of enabling OCP to obtain entry of default against Defendant Mortgage Enterprise Investments, in accordance with Rule 55(a) of the Federal Rules of Civil Procedure, for its failure to timely answer or otherwise defend or respond to OCP's First Amended Complaint.

Under penalty of perjury, I declare that the foregoing is true and correct.

Executed this 3rd day of February, 2017, at Honolulu, Hawaii.

/s/ James F. Evers  
James F. Evers  
Enforcement Attorney  
State of Hawaii  
Department of Commerce and Consumer Affairs  
Office of Consumer Protection